

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF FLORIDA  
JACKSONVILLE DIVISION**

<b>IN RE:</b>	)	
<b>KRIS MICHAEL THORESEN and</b>	)	
<b>DYANA MURRAY THORESEN,</b>	)	<b>CASE NO. 11-07984-JAF</b>
	)	<b>CHAPTER 13</b>
<u>Debtors.</u>	)	

**ORDER GRANTING DEBTORS' MOTION TO DETERMINE SECURED STATUS OF  
CLAIM SIXTEEN (16) TRANSFERRED TO REAL TIME RESOLUTIONS, INC. AND  
TO STRIP LIEN EFFECTIVE UPON DISCHARGE**

THIS CASE is before the Court on the Debtors' Motion to Determine Secured Status of the Homestead property mortgage transferred to Real Time Resolutions, Inc. (Claim Sixteen) and to Strip Lien (the "Motion") filed April 13, 2012 and said Creditor having failed to file a written response to the Motion in accordance with Rule 2002--4, Local Bankruptcy Rules, it is

**ORDERED:**

1. The Motion to Determine Secured Claim Status of Claim Sixteen (16) is GRANTED pursuant to 11 U.S.C. §506(a) and the mortgage lien is voided pursuant to 11 U.S.C. §506(d).
2. The value of that portion of Claim Sixteen (16) secured by Real Property (Homestead) is \$0.00. The balance of this claim shall be treated as unsecured.
3. The legal description of this property is as follows:

Lot 158 Florentine Phage II

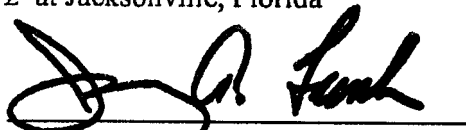
All or portions of Lots 30, 32, 34 and 36, Block 25, Subdivision of Hilden,  
as recorded in Map Book 3, Page 59 of the public records of St. Johns County, Florida, and  
being more particularly described as follows:

For a Point of Reference, commence at the Southeasterly corner of said  
Block 25; thence North 39+49'54" West, along the Westerly right of way line of Monet Avenue  
(formerly Fourth Avenue, a 40 foot right of way per said plat of Hilden, a distance of 370.00 feet  
to the Point of Beginning.

From the Point of Beginning; thence South 49+10'26" West, departing said Westerly right of way line, a distance of 100.00 feet; thence North 39+49'54" West, a distance of 60.00 feet; thence North 49+10'26" East, a distance of 100.00 feet to a point lying on said Westerly right of way line; thence South 39+49'54" East, along said Westerly right of way line, a distance of 60.00 feet to the Point of Beginning.

4. The mortgage transferred to Real Time Resolutions, Inc. recorded on March 20, 2006 at Book 2665, Pages 261 through 269, Clerk No. 2006020546 of the official records of St. Johns County, Florida, shall be deemed void and shall be extinguished automatically, without further court order, upon entry of the Debtors' discharge in this Chapter 13 case; provided, however, that the Court reserves jurisdiction to consider, if appropriate, the avoidance of Real Times Resolutions, Inc.'s lien prior to the entry of the Debtors' discharge. Further, if this case is converted to a case under Chapter 7, or if this Chapter 13 case is dismissed, the mortgage will no longer be considered void and shall be restored as a secured debt.

DATED this 15 day of May 2012 at Jacksonville, Florida



JERRY A. FUNK

United States Bankruptcy Judge

Copies to:

Debtors, Kris and Dyana Thoresen, 441 Monet Avenue, Ponte Vedra, Florida 32081  
Bankruptcy Law Firm of Lansing J. Roy, P.A., Debtors' Attorney, 1710 Shadowood Lane, Suite 210, Jacksonville, FL 32207  
Douglas W. Neway, Trustee, P.O. Box 4308, Jacksonville, FL 32201-4308  
United States Trustee's Office, 175 West Central Blvd, Suite 620, Orlando, FL 32801-2476  
Attorney for Creditor, Prober & Raphael, P.O. Box 4365, Woodland Hills, CA 91365-4365  
Transferee Creditor, Cynthia Allman, Real Time Resolutions, Inc, P.O. Box 36655, Dallas, TX 75235

RECORDED IN THE US BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF FLORIDA,  
JACKSONVILLE DIVISION

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